

Form plncf13 – ntcnfp13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 18–31382–JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Franchot Persaud  
86 Howard St  
Irvington, NJ 07111

Social Security No.:  
xxx–xx–4522

Employer's Tax I.D. No.:

---

**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on February 24, 2022.

Dated: February 24, 2022  
JAN: zlh

Jeanne Naughton  
Clerk

In re:  
Franchot Persaud  
Debtor

Case No. 18-31382-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 24, 2022

User: admin  
Form ID: plncf13

Page 1 of 2  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2022:

Recip ID	Recipient Name and Address
db	+ Franchot Persaud, 86 Howard St, Irvington, NJ 07111-3417
aty	+ Scott P. Kessler, Tobin, Kessler, Greenstein, et. al., 136 Central Avenue, Clark, NJ 07066-1142
517838904	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bk Of Amer, Po Box 982235, El Paso, TX 79998
517926444	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517838907	+ Cenalr, PO Box 77404, Trenton, NJ 08628-6404
517838911	+ Kristina Murtha Esq, Kivitz McKeever Lee PC, 701 Market St-Ste 5000, Philadelphia, PA 19106-1541
517838914	+ NJ Housing & Mortgage Finance Agency, Attn: James Robinson-Legal Dept, 637 S Clinton Ave, Trenton, NJ 08611-1811
517838913	+ New Jersey Anesthesia, PO Box 0037, Florham Park, NJ 07932-0037
517952599	+ New Jersey Housing and Mortgage Finance Agency, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
517838916	+ Progressive Credit Union, Attn: Platzer, Swergold et al, 475 Park Avenue South, 18th Floor, New York, NY 10016-6901
517838917	+ Revenue Recovery Corp, 612 Gay St, Knoxville, TN 37902-1603
517838919	State of New Jersey, Department of Treasury, Divison o fTaxation, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 24 2022 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 24 2022 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: rmscedi@recoverycorp.com	Feb 24 2022 20:35:08	Orion, c/o PRA Receivables Management LLC, POB 41021, Norfolk, VA 23541-1021
517838905	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2022 20:34:58	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
517903969	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2022 20:34:58	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517838906	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 20:45:36	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
517838910	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 24 2022 20:32:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
517838908	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 24 2022 20:35:04	Chase Card, Po Box 15298, Wilmington, DE 19850
517838912	Email/Text: list-nes-clientservicesreps-all@nes1.com	Feb 24 2022 20:32:00	National Enterprise Systems, 29125 Solon Rd, Solon, OH 44139-3442
517839976	+ Email/PDF: rmscedi@recoverycorp.com	Feb 24 2022 20:35:01	Orion, c/o of PRA Receivables Management, LLC,

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Feb 24, 2022

Form ID: plncf13

Total Noticed: 25

517838915	+ Email/Text: legal@pims-inc.com	Feb 24 2022 20:32:00	PO Box 41021, Norfolk, VA 23541-1021 Princeton Pathology Services, PMB 300 , Town Center Plaza, 319 Route 130 N Suite 4, Hightstown, NJ 08520-2735
517838918	+ Email/Text: bankruptcy@savit.com	Feb 24 2022 20:32:00	Sa-Vit Enterprises, 46 W Ferris St, East Brunswick, NJ 08816-2159
517838921	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 24 2022 20:31:00	Verizon, PO Box 33078, Saint Petersburg, FL 33733-8078

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517838909	##+	Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5121
517838920	##+	Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2230

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2022 at the address(es) listed below:

Name	Email Address
Clifford A. Katz	on behalf of Creditor Progressive Credit Union ckatz@platzerlaw.com
David Jerome Witherspoon	on behalf of Debtor Franchot Persaud daveslaw321@gmail.com prissycatina@yahoo.com
Denise E. Carlon	on behalf of Creditor New Jersey Housing And Mortgage Finance Agency dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor New Jersey Housing And Mortgage Finance Agency kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7